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Debtor 1 RAYMOND B WILLIAMS, JR Debtor 2 TAMMY 8 WILLIAMS 1:15-bk-02499 Çanş number (if known) Utilities: 6a. Electricity, heat, natural gas 6a, 280,00 Water, sewer, garbage collection 6b. 8b. 127.00 Telephone, cell phone, internet, satellite, and cable services Sc. 375.00 6d. Other, Specify: ₿d. 0.00 7. Food and housekeeping supplies 7. .050.00 Children's education costs 8. 0.00 Clothing, laundry, and dry pleaning 176.00 10. Personal care products and services 10. \$ 165.00 11. Medical and dental expenses 11. 28.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car psyments. Emartalisment, clube, recreation, newspapers, magazines, and books 475.00 12. \$ 13. 13. 5 200.00 14. Charitable contributions and religious densitions 0.00 Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. \$ 0.00 15b, Health insurance 15b. § 0.00 15c. Vehicle insurance 15c. 2 204,50 15d. Other Insurance, Specify: 15d. 0.00 Taxus. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Local I.T. not deducted from Husban's pay 16. 78.92 17. Installment of lease payments: 17a, Car payments for Vehicle 1 17a. 356.00 17b. Car payments for Vahicle 2 17b. 0.00 17c. Other, Specify: Motorcycle
17d. Other, Specify: Husband's 401 (K) loan (replace roof) over 17c. 130.97 remaining 16 mos, of plan 87.50 17d. Wife's \$ 5000.00 401 (KO loan (used car) 145,17 Your payments of allmony, multiplinance, and support that you did not report se deducted from your pay on line if, Sofrectule i, Your Income (Official Figm 61).
 Other payments you make to support athere who do not live with you. 0.00 18. 0.00 Specify: 19. Other real property expenses not included in lines 4 or 6 of this form or on Schedule I: Your income 20. 20a. Mortgages on other property 20a, 3 20b. Real estate taxes 20b. 0.00 20c. Property, homeowner's, or renter's insurence 20c. \$ 0,00 20d. Maintenance, repair, and upkeap expenses 20d. \$ 0,00 20a. Homeowner's association or condominium dues 20o. 0.00 21. Other: Specify: Cigarettes and Chew 21. + 334.58 Your monthly expenses. Add lines 4 through 21. 22 5,263,39 The result is your monthly expenses. 23. Calculate your monthly not income, 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a, \$ 6,412.66 23b. Copy your monthly expenses from line 22 above. 29b. 5,263.39 23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income. 23c. 149.27 Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your our loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No. Debtors' 19 and 21 year old daughters are college students. The 19 year old daughter is a student and does not work. The 21 year old daughter works very little due to her school schedule and she can't efferd child care. Debtors' 25 year old daughter also realdes with Debtors. She is employed full time and pays Yes. Expisin: her personal expenses. None of them pay rent or contribute towards paying monthly expenses or food.

Official Form \$ 6J

Schedule J: Your Expenses

page 2

VERIFICATION

We <u>Raymond B. Williams</u>. Jr. and Tammy S. Williams. Debtors, verify that the statements made in the aforegoing Amended Schedule J are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa. C. S. §4904, relating to unsworn falsification to authorities.

Raymond B. Williams, Jr.

Tammy S. Williams

Dated: 12/5/2016